

**Information to identify the case:**

Debtor 1	<u>Maritza Vasquez</u>	Social Security number or ITIN	xxx-xx-0617
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	15-17275-ABA		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Maritza Vasquez  
aka Maritza Vazquez

12/18/17

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Maritza Vasquez  
 Debtor

Case No. 15-17275-ABA  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 13

Date Rcvd: Dec 18, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 20, 2017.

db #+Maritza Vasquez, 812 Grape Street, Vineland, NJ 08360-4729  
 515460915 +Cenlar Mortgage, PO Box 77404, Ewing, NJ 08628-6404  
 515460916 +City Of Vineland, 640 E Wood St, Vineland, NJ 08360-3713  
 515641237 Equity Trust Company, PO Box 16354, Rochester NY 14616-0354  
 515636145 +New Jersey Housing & Mortgage Finance Agency, Cenlar FSB, 425 Phillips Blvd,  
 Ewing, NJ 08618-1430  
 515460921 Office Of Attorney General, Richard J Hughes Justice Complex, 25 Market St, P.O. Box 112,  
 Trenton, NJ 08625-0112  
 515460923 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: State Of New Jersey, Divison Of Taxes, P.O. Box 245,  
 Trenton, NJ 08695)  
 516459551 +The Landis Sewerage Authority, 1776 S. Mill Road, Vineland, NJ 08360-6200  
 516460496 +The Landis Sewerage Authority, 817 E. Landis Avenue, Vineland NJ 08360-8002

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usan.j.njbankr@usdoj.gov Dec 18 2017 21:57:39 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 18 2017 21:57:38 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 515460920 +EDI: IRS.COM Dec 18 2017 21:58:00 Internal Revenue Service, 1601 Market Street,  
 Philadelphia, PA 19103-2301  
 515460922 +EDI: RESURGENT.COM Dec 18 2017 21:58:00 Pinnacle Credit Services, RE: Verizon,  
 PO Box 640, Hopkins, MN 55343-0640

TOTAL: 4

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +The Landis Sewerage Authority, 1776 S. Mill Road, Vineland, NJ 08360-6200  
 515460917\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
 PHILADELPHIA PA 19101-7346  
 (address filed with court: Internal Revenue Service, PO Box 724, Springfield, NJ 07081)  
 515460919\* Internal Revenue Service, Special Procedure Branch, PO Box 744,  
 Springfield, NJ 07081-0744  
 515460918\* +Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

TOTALS: 0, \* 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court  
 immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 20, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 18, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor New Jersey Housing & Mortgage Finance Agency  
 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
 Douglas S. Stanger on behalf of Trustee Douglas S. Stanger doug.stanger@flastergreenberg.com,  
 nj02@ecfcbis.com, jackie.parsio@flastergreenberg.com, lillian.felici@flastergreenberg.com,  
 dss@trustesolutions.net

District/off: 0312-1

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 13

Date Rcvd: Dec 18, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Douglas S. Stanger doug.stanger@flastergreenberg.com, nj02@ecfcbis.com,  
jackie.parsio@flastergreenberg.com;lillian.felici@flastergreenberg.com,dss@trustesolutions.net  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Joshua I. Goldman on behalf of Creditor New Jersey Housing & Mortgage Finance Agency  
jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com  
Seymour Wasserstrum on behalf of Debtor Maritza Vasquez mylawyer7@aol.com, ecf@seymourlaw.net  
Walter F. Gavigan, Jr. on behalf of Creditor The Landis Sewerage Authority  
wgavigan@grucciopepper.com, jlynch@grucciopepper.com;r53898@notify.bestcase.com  
TOTAL: 7